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Dorrell
(D. Promani)

2005 OCT 3 AM 10 02

September 19, 2005

Russell J. Fisher
3395 State Park Avenue
Salamanca, NY 14779

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

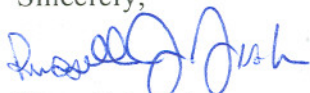
I am writing you to ask that you please deny the application from Wal-Mart to receive an Industrial Loan Company (ILC) charter. The presence of Wal-Mart as an ILC will hurt not only myself but also other businesses in surrounding areas and mine.

The reason I ask this is that Wal-Mart has a history of driving local companies out of business, since I am employed locally I would not like to see this happen.

Therefore I ask that you please deny the application from Wal-Mart for this charter.

Thank you for your prompt attention to this matter.

Sincerely,


Russell J. Fisher